

Fig. 1

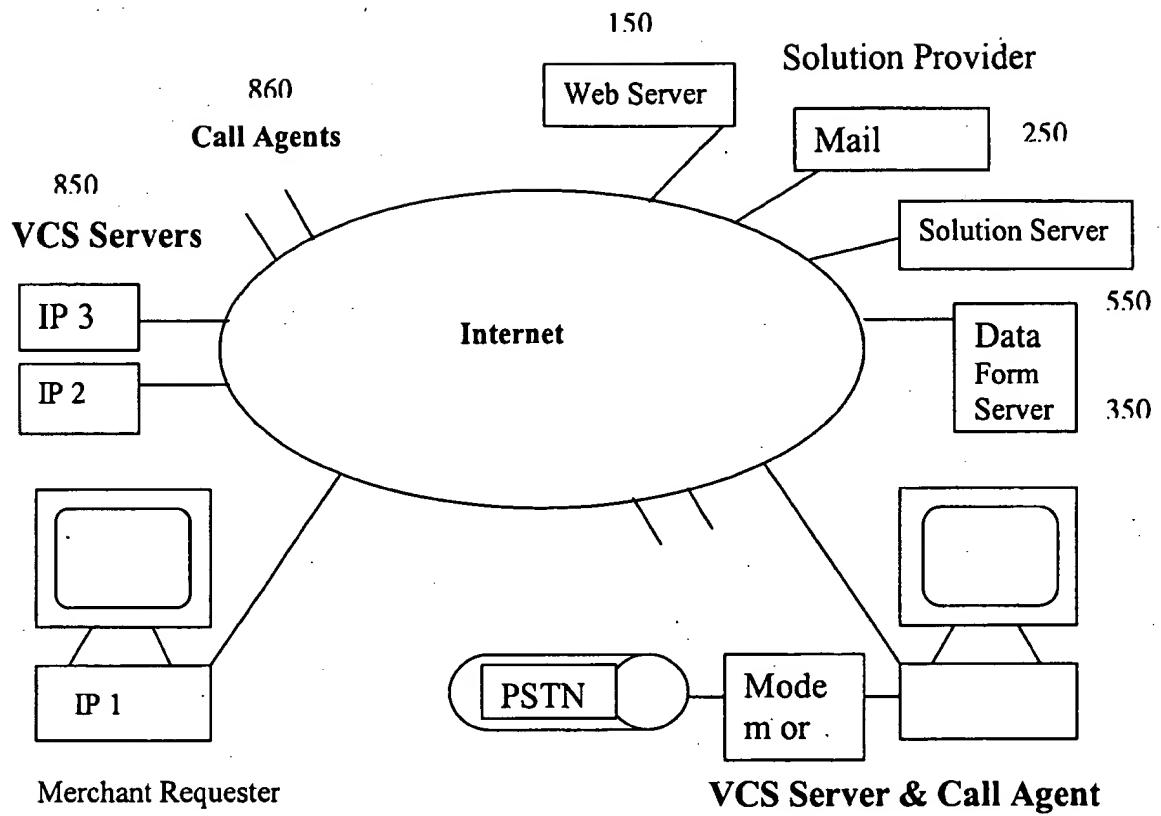


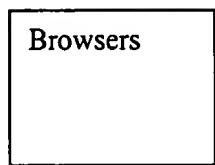
Fig. 2

850

860

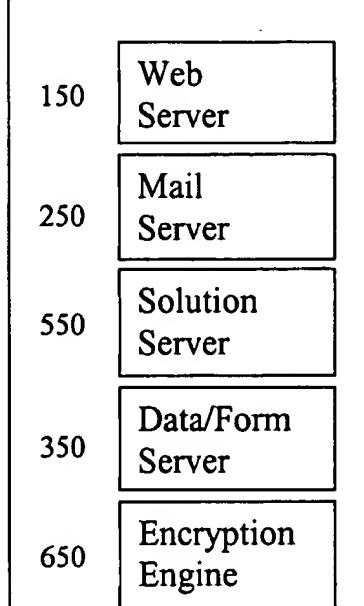


Client



31

Server



450

Commercial Payment Transaction System

Authentication Credit Verification

P
a
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n
t

Call Agents

VCS Server

850

860

Web Server

150

VCS Server

850

Customer Call Agents

860

Fig. 3A

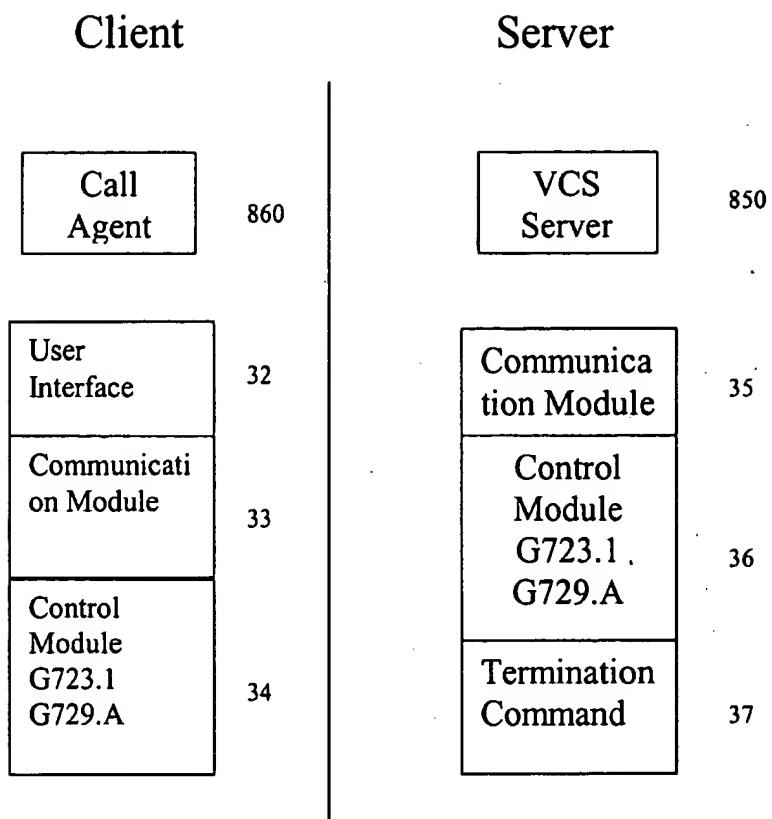


Fig. 3B



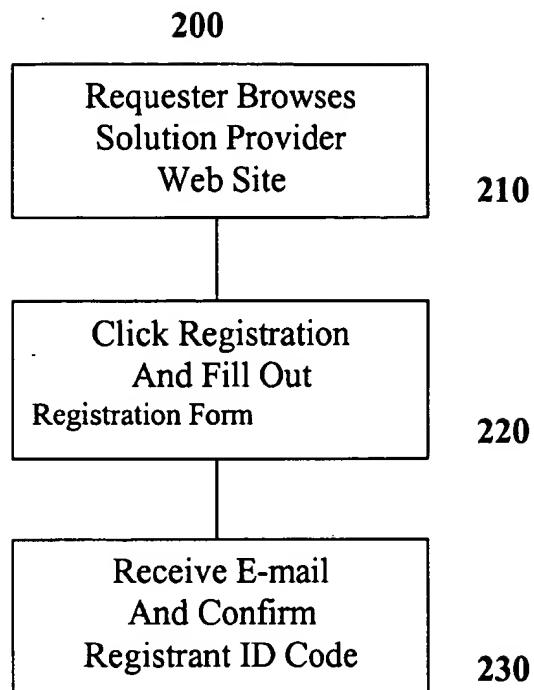


Fig. 4A

Name:
E-mail Address:
Phone Number:
Fax Number:
Mailing Address:
City:
Country (Select)
Zip Code:
Business/Company Name:
Business Address:
Registrant ID (Confirm from E-mail):
Payment Method (Select)

Fig. 4B 211

300

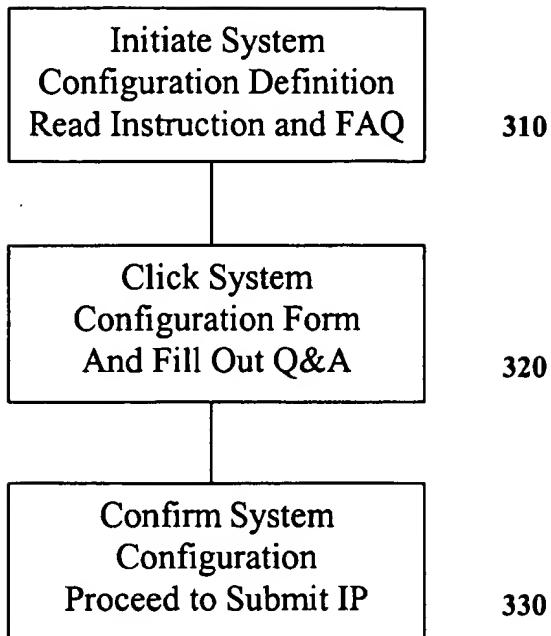


Fig. 5A

Hardware System and Configuration Specifications
VCS Server:
Computer Model, Processor, Internal Memory (32MB+), Disk Storage, Full Duplex Sound Card, Full Duplex Voice Modem, PSTN Phone Jack
Call Agent:
Computer Model, Processor, Internal Memory (16MB+), Full Duplex Sound Card, Multimedia Speakers and Microphone
Software System and Configuration Specifications
VCS Server:
Operating System (Windows 95, 98, NT or Unix), Full Duplex Sound Card Driver, Full Duplex Voice Modem Driver, VCS Server Program (Version Corresponding to Operating system and Programs Come with It, Such As NetMeeting, 2.x or 3.x)
Call Agent:
Operating System (Window 95, 98, NT or Unix), Full Duplex Sound Card Driver, Call Agent Program (Version Corresponding to Operating System and Programs Come with It, Such As NetMeeting 2.x or 3.x or up and Web Browser, Internet Explorer, Netscape or AOL)
Number of VCS Copies:
IP Addresses:

Fig. 5B

311

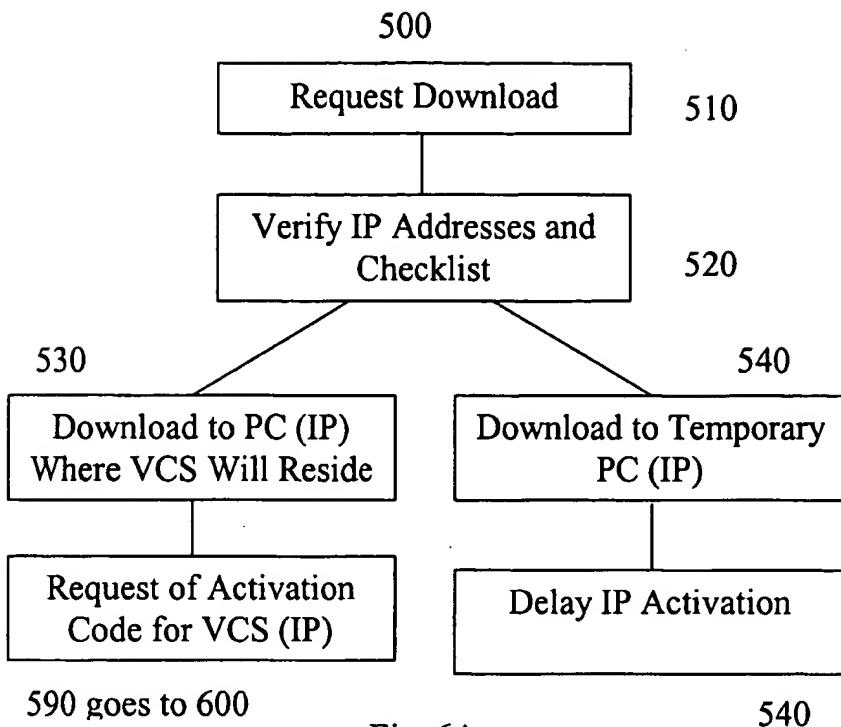


Fig. 6A

Copy of VCS (IP)	IP Address	DNS Recognized Nickname

Fig. 6B

Copy of VCS (IP)	CheckMark	Download Checklist
		VCS Server
		Default Ad Image File
		Call Agent
		Web Icon Instruction File
		Web Icon File

Fig.6C

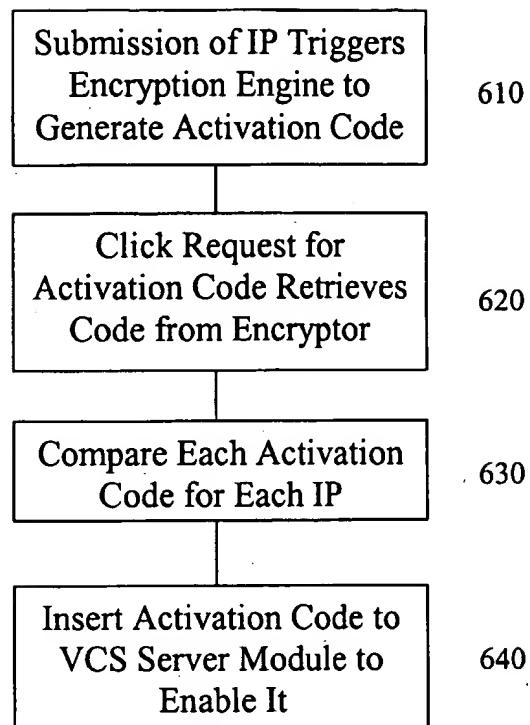
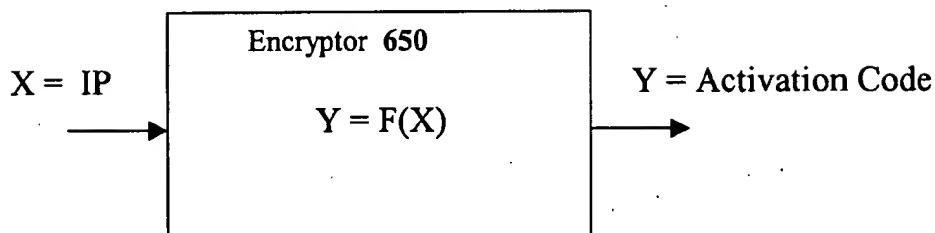


Fig. 7A 600



IP, for example, is 12.34.56.089
 F(X) is an encryption algorithm which uniquely generates an activation code from the IP
 The activation code is imbedded in the VCS Server which will function only after the activation code is entered as an input

Fig. 7B

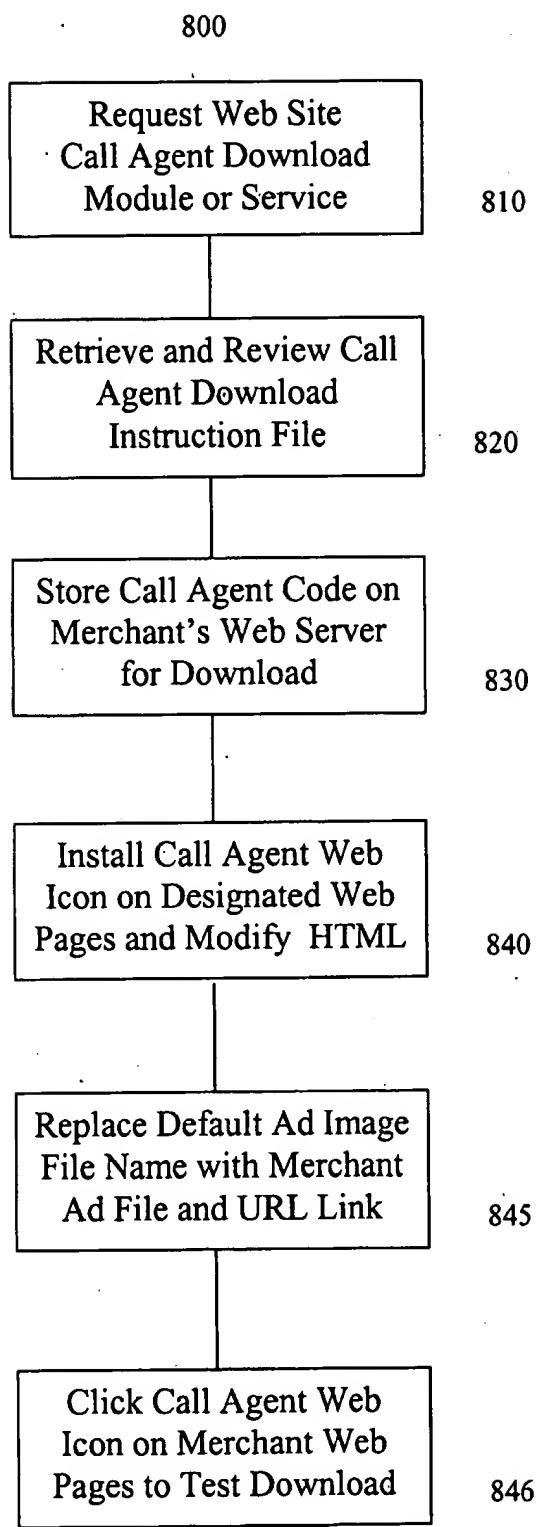


Fig. 8